

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin S. Jones
Linda L. Jones
Debtors

Case No. 17-03221-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: REshelman
Form ID: 309I

Page 1 of 2
Total Noticed: 61

Date Rcvd: Oct 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2017.

db/jdb
aty +Kevin S. Jones, Linda L. Jones, 1055 Memorial Avenue, Williamsport, PA 17701-4668
+Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
4953375 +BB&T, 204 Hepburn Street, Williamsport, PA 17701-6515
4953372 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
4953373 +Bank of America, 9385 N. 56th Street, Tampa, FL 33617-5505
4956528 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4953374 Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091
4953378 Citicorp Trust Bank, PO Box 6243, Sioux Falls, SD 57117-6243
4958204 City of Philadelphia, Department of Revenue, Water Revenue Bureau, PO Box 41496,
Philadelphia, PA 19101-1496
4953382 Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
4953387 HSBC Value City, 4500 S. Damen Ave., Chicago, IL 60609-3013
4953388 JP Morgan Chase, PO Box 24696, Columbus, OH 43224-0696
4953394 Marcus Goldman Sachs, PO Box 45400, Salt Lake City, UT 84145-0400
4953399 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
4953400 PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
4953407 +++SERVICE FIRST FEDERAL CREDIT UNION, 1985 MONTOUR BLVD, DANVILLE PA 17821-8160
(address filed with court: Service First Federal Credit Union, 1419 Montour Boulevard,
Danville, PA 17821-9122)
4953404 Santander Bank, 450 Penn Street, Reading, PA 19602-1011
4953405 Sears Charge Plus, PO Box 6275, Sioux Falls, SD 57117-6275
4953406 Sears Mastercard, PO Box 6275, Sioux Falls, SD 57117-6275
4953410 +Susquehanna Bancshares, PO Box 1847, Wilson, NC 27894-1847
4953420 +Trident Asset Management, PO Box 888424, Alpharetta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: scottawilliams@verizon.net Oct 24 2017 19:15:15 Scott A. Williams,
57 East Fourth Street, PO Box 3, Williamsport, PA 17703
tr +E-mail/Text: dehartstaff@pamd13trustee.com Oct 24 2017 19:15:39 Hummelstown, PA 17036-8625
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A,
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 24 2017 19:15:28 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4960072 E-mail/Text: bankruptcy@bbandt.com Oct 24 2017 19:15:20 BB&T, PO Box 1847,
Wilson NC 27894
4953376 EDI: CAPITALONE.COM Oct 24 2017 19:18:00 Capital One Bank USA NA, PO Box 30281,
Salt Lake City, UT 84130-0281
4953377 EDI: CHASE.COM Oct 24 2017 19:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4953379 EDI: WFNNB.COM Oct 24 2017 19:18:00 Comenity Bank/Lane Bryant, PO Box 182789,
Columbus, OH 43218-2789
4953380 EDI: WFNNB.COM Oct 24 2017 19:18:00 Comenity Capital Bank/GAME STOP, PO Box 182120,
Columbus, OH 43218-2120
4953381 EDI: RCSFNBMARIN.COM Oct 24 2017 19:18:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872
4953384 EDI: TSYS2.COM Oct 24 2017 19:18:00 DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
4953383 E-mail/Text: bankruptcy.bnc@ditech.com Oct 24 2017 19:15:21 Ditech, PO Box 94710,
Palatine, IL 60094-4710
4953386 EDI: WFNNB.COM Oct 24 2017 19:18:00 Fashion Bug, 1103 Allen Dr., Milford, OH 45150-8763
4953389 +E-mail/Text: BKRMailOPS@weltman.com Oct 24 2017 19:15:23 Kay Jewelers, 375 Ghent Road,
Fairlawn, OH 44333-4600
4953390 E-mail/Text: key_bankruptcy_ebnc@keybank.com Oct 24 2017 19:15:34 Keybank NA,
4910 Tiedeman Road, Cleveland, OH 44144-2338
4953391 EDI: CBSKOHL.S.COM Oct 24 2017 19:18:00 Kohl's Department Store, PO Box 2983,
Milwaukee, WI 53201-2983
4953392 E-mail/Text: bk@lendingclub.com Oct 24 2017 19:15:38 Lending Club Corp,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
4953393 EDI: RMSC.COM Oct 24 2017 19:18:00 Lowe's Synchrony Bank, PO Box 530914,
Atlanta, GA 30353-0914
4953395 EDI: MID8.COM Oct 24 2017 19:18:00 Midland Credit Management Inc.,
2635 Northside Drive, Suite 300, San Diego, CA 92108-2709
4953396 EDI: MID8.COM Oct 24 2017 19:18:00 Midland Funding LLC., 2635 Northside Drive, Suite 300,
San Diego, CA 92108-2709
4953397 E-mail/Text: Bankruptcy@nragroup.com Oct 24 2017 19:15:47 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4954203 +EDI: PRA.COM Oct 24 2017 19:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4953402 E-mail/Text: bankruptcy@psecu.com Oct 24 2017 19:15:41 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
4953398 E-mail/Text: bankruptcy@psecu.com Oct 24 2017 19:15:41
Pennsylvania State Employees Credit Union, PO Box 67013, Harrisburg, PA 17106-7013
4953401 E-mail/Text: admin@paypps.com Oct 24 2017 19:15:42 Professional Placement Services LLC,
PO Box 612, Milwaukee, WI 53201-0612

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4953411	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/AMEX, PO Box 965005, Orlando, FL 32896-5005
4953412	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/Dick's Sporting Goods, PO Box 956005, Orlando, FL 32896-5005
4953413	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/Home Design HVAC, PO Box 965036, Orlando, FL 32896-5036
4953414	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/JC Penney's, PO Box 960090, Orlando, FL 32896-0090
4953415	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
4953416	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
4953417	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
4953418	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/TJX CO. PLCC, PO Box 905015, Orlando, FL 32896-5005
4953419	EDI: RMSC.COM Oct 24 2017 19:18:00	SYNCB/WALMART, PO Box 965024, Orlando, FL 32896-5024
4953403	EDI: RMSC.COM Oct 24 2017 19:18:00	Sam's Club/GECRB, PO Box 530942, Atlanta, GA 30353-0942
4953408	EDI: WFNNB.COM Oct 24 2017 19:18:00	Spirit of America National Bank, 1103 Allen Drive, Milford, OH 45150-8763
4953409	EDI: CITICORP.COM Oct 24 2017 19:18:00	Sunoco Citibank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4953385	EDI: USBANKARS.COM Oct 24 2017 19:18:00	Elan, PO Box 790408, Saint Louis, MO 63179-0408
4953421	EDI: BLUESTEM Oct 24 2017 19:18:00	WEBBANK/FINGERHUT, 6250 Ridgewood Road, Saint Club, MN 56303-0820
4953422	EDI: WFFC.COM Oct 24 2017 19:18:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Scott A. Williams on behalf of Debtor 2 Linda L. Jones scottawilliams@verizon.net
Scott A. Williams on behalf of Debtor 1 Kevin S. Jones scottawilliams@verizon.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Kevin S. Jones**

First Name Middle Name Last Name

Debtor 2 **Linda L. Jones**

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:17-bk-03221-JJT**

Social Security number or ITIN **xxx-xx-3601**EIN **--**Social Security number or ITIN **xxx-xx-7467**EIN **--**Date case filed in chapter 7 **August 4, 2017**Date case converted to chapter 13 **October 23, 2017****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin S. Jones	Linda L. Jones
2. All other names used in the last 8 years		aka Linda L. Dade-Jones
3. Address	1055 Memorial Avenue Williamsport, PA 17701	1055 Memorial Avenue Williamsport, PA 17701
4. Debtor's attorney Name and address	Scott A. Williams 57 East Fourth Street PO Box 3 Williamsport, PA 17703	Contact phone 570 323-8568 Email: scottawilliams@verizon.net
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: October 24, 2017

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 11, 2017 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Genetti Hotel, 77 East Market Street, Wilkes-Barre, PA 18701
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: February 9, 2018 Filing deadline: March 11, 2018 Filing deadline: April 21, 2018
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan or summary and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	